

Exhibit 37
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(Previously Filed Under Seal as Dkt. 440)

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EXHIBIT

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From: <Waid>, Fico <billwaid@fico.com>

Date: Friday, July 5, 2013 4:31 PM

To: [REDACTED]

Cc: [REDACTED] "Martin, Michael D (Mick)" <MickMartin@fico.com>

Subject: FICO [REDACTED]

[REDACTED] - thank you for the discussion we shared last week regarding the work the FICO team has been doing with [REDACTED] business to improve the Originations Process by utilizing the FICO Blaze and Analytics platform. From the discussion I drew five conclusions:

? <!--[if !supportLists]--> <!--[endif]-->There is a desire to proceed with improving the [REDACTED]
[REDACTED]

? <!--[if !supportLists]--> <!--[endif]-->The [REDACTED] solution designed jointly by FICO and [REDACTED] extends beyond the Blaze CDE solution developed by [REDACTED] to include additional FICO products:

- o Blaze Advisor Compiled Sequential Option
- o Decision Simulator (for Business Impact Analysis)
- o Model Builder for Decision Trees
- o Decision Optimizer
- o Originations Characteristic Library (100 Characteristics)
- o <!--[if !supportLists]--> <!--[endif]-->Model Central Foundation

? <!--[if !supportLists]--> <!--[endif]-->The budget to move forward exists, but there is a longer-term consideration to ensure that the [REDACTED] solution provides a platform that can serve other parts of [REDACTED] operation.

? <!--[if !supportLists]--> <!--[endif]-->The budget for expanding beyond the [REDACTED] scope may not exist at present.

? <!--[if !supportLists]--> <!--[endif]-->You'd like to ensure that if you proceed with the [REDACTED] project, that the platform you choose is fit for service in the other aspects of your responsibility and that the price for extending to these other aspects is fixed and determinable now.

Consequently I'd like to propose an arrangement with the following attributes:

? <!--[if !supportLists]--> <!--[endif]-->Provide a comprehensive FICO Blaze-based platform that can serve to improve and modernize the [REDACTED]

? <!--[if !supportLists]--> <!--[endif]-->Extend the [REDACTED] specific functionality to provide an Originations platform for the Branded Card and Mortgage Originations organizations.

? <!--[if !supportLists]--> <!--[endif]-->Provide pricing that gives [REDACTED] a three-year term license to the FICO software and in addition offers [REDACTED] the option to use FICO services for Branded Card and Mortgage Originations.

? <!--[if !supportLists]--> <!--[endif]-->Regardless of the election to use these services, the proposed solution contains all the pre-configured templates (common platform) required for managing, creating and editing business rules in a highly intuitive manner using graphical metaphors such as Decision Tables, Decision Trees, and Scorecards logically linked together through RuleFlows for [REDACTED] Branded Card, and Mortgage.

Here are some financial details:

<p>Three year Software Term license for FICO Blaze with appropriate features - to be paid annually (license scope includes Retail Services, Branded Card and Mortgage Originations)</p> <p>Annual Maintenance for Software</p> <p>Estimated Professional Services Costs:</p> <p>Develop and Provide pre-configured templates for Retail Services, Branded Card and Mortgage Originations Use</p> <p style="text-align: center;">OR</p> <p>Develop and Provide pre-configured templates for Retail</p>	[REDACTED]
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Services Originations ONLY

Using the above, in the event you decide to proceed, [REDACTED] first year out-of-pocket expense would be [REDACTED] depending upon if you'd prefer to have a platform delivered to support all three organizations, or just start with the scope of Retail Services. We can protect the pricing on the Professional Services Estimate for extending to Branded Card and Mortgage for nine months. That way when you get into a new budget-year and decide to make the commitment on these two organizations, you have pricing protection.

I hope this email captures the points of consideration you expressed on our call last week and that you find these points to be responsive to your needs. We at FICO have been working hard to earn your confidence in proceeding to modernize the Originations Process with us as your partner. I'm hoping we are listening well enough to your needs. Please let me know if you'd like any additional information or some further discussion. Thank you.

Bill Waid